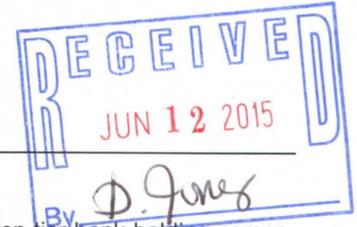


Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6



Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

I, Georgia M. Ray

Name of the Holding Company Director and Official
President

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

George M Ray (Sp)
Signature of Holding Company Director and Official

May 5, 2015
Date of Signature

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2014

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

CBC Holding Company

Legal Title of Holding Company

P.O. Box 130

(Mailing Address of the Holding Company) Street / P.O. Box

Fitzgerald

GA

31750

City

State

Zip Code

102 West Roanoke Drive

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

George M. Ray

President

Name

Title

229-423-4321

Area Code / Phone Number / Extension

229-423-6656

Area Code / FAX Number

gray@cbcfitzgerald.com

E-mail Address

http://www.cbcfitzgerald.com

Address (URL) for the Holding Company's web page

For holding companies not registered with the SEC—

Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID _____
C.I. _____

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical location (if different from mailing address)</p> <hr/>	<hr/> <p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical location (if different from mailing address)</p> <hr/>
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ITEM 2a

**CBC HOLDING COMPANY
FITZGERALD, GEORGIA**

ORGANIZATION CHART

PARENT COMPANY

CBC Holding Company
Post Office Box 130
102 W. Roanoke Drive
Fitzgerald, Georgia 31750
State of Incorporation: Georgia

John T. Croley, Chairman of the Board
A.B.C. (Chip) Dorminy, III, Vice-Chairman of the Board
John Ed Smith, III, Secretary
James T. Casper, III, Treasurer
George M. Ray, President and CEO

100%

SUBSIDIARY

Community Banking Company of Fitzgerald
Post Office Box 130
102 W. Roanoke Drive
Fitzgerald, Georgia 31750
State of Incorporation: Georgia

John T. Croley, Chairman of the Board
A.B.C. (Chip) Dorminy, III, Vice-Chairman of the Board
John Ed Smith, III, Secretary
J Corey Gibbs, President and CEO

ITEM 2b

**CBC HOLDING COMPANY
FITZGERALD, GEORGIA**

DOMESTIC BRANCH LISTING

Branch Service Type	Popular Name	Street Address	City	State	Zip Code	County	Country
Full Service (Head Office)	COMMUNITY BANKING COMPANY OF FITZGERALD	102 W ROANOKE DR	FITZGERALD	GA	31750	BEN HILL	UNITED STATES
Limited Service	SOUTH MAIN STREET FACILITY	220 S MAIN ST	FITZGERALD	GA	31750	BEN HILL	UNITED STATES

ITEM 3.1

**CBC HOLDING COMPANY
FITZGERALD, GEORGIA**

SHAREHOLDERS

<u>Name</u>	<u>Address</u>	<u>Citizenship</u>	<u>Number of shares owned</u>	<u>Percent of Total Outstanding Shares</u>
Sidney S. Anderson, Jr.	Fitzgerald, GA	U.S.A.	110,301	18.15%
A.B.C Dorminy, III	Fitzgerald, GA	U.S.A	35,006	5.76%

ITEM 3.2 - None

ITEM 4

**CBC HOLDING COMPANY
FITZGERALD, GA
INSIDERS**

<u>Name & Address</u> <u>(City, State, Country)</u>	<u>Principal Occupation</u> <u>if other than with</u> <u>Bank Holding Company</u>	<u>Title & Position</u> <u>with Bank</u> <u>Holding Company</u>	<u>Title & Position</u> <u>with Subsidiaries</u>	<u>Title & Position with</u> <u>Other Businesses</u>	<u>Percentage of</u> <u>Voting Shares</u> <u>in Bank</u> <u>Holding</u> <u>Company</u>	<u>Percentage of</u> <u>Voting</u> <u>Shares in</u> <u>Subsidiaries</u>	<u>Other Companies</u> <u>in which</u> <u>25% or more</u> <u>of Voting</u> <u>Securities</u> <u>are held</u>
George M. Ray Fitzgerald, GA U.S.A.	Semi-retired banker	Chief Executive Officer and President	Director (Community Banking Company of Fitzgerald)	None	1.00%	None	None
John T. Croley, Jr. Fitzgerald, GA U.S.A.	Attorney, sole practitioner	Chairman of the Board	Chairman of the Board (Community Banking Co. of Fitzgerald)	Attorney, sole practitioner	4.22%	None	None
Sidney S. Anderson, Jr. Fitzgerald, GA U.S.A.	General Manager (Dixie Peanut Company)	Director Emeritus	Director Emeritus (Community Banking Co. of Fitzgerald)	General Manager (Dixie Peanut Company)	18.15%	None	None
Lee Phillip Liles Fitzgerald, GA U.S.A.	Agency Manager - (Georgia Farm Bureau Mutual Insurance Co.)	Director	Director - (Community Banking Co. of Fitzgerald)	Agency Manager - (Georgia Farm Bureau Mutual Insurance Co.)	1.02%	None	None
Hulin Reeves, Jr. Fitzgerald, GA U.S.A.	Farmer	Director	Director - (Community Banking Co. of Fitzgerald)	None	1.55%	None	None

ITEM 4 (cont.)

**CBC HOLDING COMPANY
FITZGERALD, GEORGIA
INSIDERS**

<i>Name & Address (City, State, Country)</i>	<i>Principal Occupation if other than with Bank Holding Company</i>	<i>Title & Position with Bank Holding Company</i>	<i>Title & Position with Subsidiaries</i>	<i>Title & Position with Other Businesses</i>	<i>Percentage of Voting Shares in Bank Holding Company</i>	<i>Percentage of Voting Shares in Subsidiaries</i>	<i>Other Companies in which 25% or more of Voting Securities are held</i>
James Thomas Casper, III Fitzgerald, GA U.S.A.	Certified Public Accountant (Worthington and Casper, CPA, P.C.)	Treasurer	Treasurer (Community Banking Co. of Fitzgerald)	Certified Public Accountant (Worthington and Casper, CPA, P.C.)	2.24%	None	Worthington & Casper, CPA, P.C. - (50%)
A.B.C. Dorminy, III Fitzgerald, GA U.S.A.	President (ABCD Farms, Inc.) CEO - (Farmers Quality Peanut Co. and D&F Grain Co.)	Vice Chairman	Vice Chairman (Community Banking Co. of Fitzgerald)	President - (ABCD Farms, Inc.) CEO - (Farmers Quality Peanut Co. and D&F Grain Co.)	5.76%	None	ABCD Farms, Inc. - (73%) D&F Grain Co. - (65%)
John S. Dunn Fitzgerald, GA U.S.A.	Owner - (Shep Dunn Construction)	Director	Director (Community Banking Co. of Fitzgerald)	Owner - (Shep Dunn Construction)	0.91%	None	Shep Dunn Construction - (100%)
Wyndall L. Walters Ocilla, GA U.S.A.	Owner - (Irwin County Motors d/b/a Fitzgerald Ford Lincoln Mercury) Owner - (Fitzgerald Auto Group LLC d/b/a Fitzgerald Chrysler Dodge Jeep Ram)	Director	Director - (Community Banking Co. of Fitzgerald)	Owner - (Irwin County Motors d/b/a Fitzgerald Ford Lincoln Mercury) Owner - (Fitzgerald Auto Group LLC d/b/a Fitzgerald Chrysler Dodge Jeep Ram)	0.89%	None	Irwin County Motors - (75%) Fitzgerald Auto Group LLC - (25%)

ITEM 4 (cont)

**CBC HOLDING COMPANY
FITZGERALD, GEORGIA
INSIDERS**

<i>Name & Address (City, State, Country)</i>	<i>Principal Occupation if other than with Bank Holding Company</i>	<i>Title & Position with Bank Holding Company</i>	<i>Title & Position with Subsidiaries</i>	<i>Title & Position with Other Businesses</i>	<i>Percentage of Voting Shares in Bank Holding Company</i>	<i>Percentage of Voting Shares in Subsidiaries</i>	<i>Other Companies in which 25% or more of Voting Securities are held</i>
Steven L. Mitchell Fitzgerald, GA U.S.A.	Co-Owner - (Irwin Timber Co.)	Director	Director (Community Banking Co. of Fitzgerald)	Co-Owner - (Irwin Timber Co.)	1.17%	None	Mitchell Brothers Timber Co. - (100%)
John Edward Smith, III Fitzgerald, GA U.S.A.	Attorney - (Jay, Sherrell, Smith and Braddy)	Secretary	Secretary (Community Banking Co. of Fitzgerald)	Attorney - (Jay, Sherrell, Smith and Braddy)	0.45%	None	Jay, Sherrell, Smith and Braddy - (25%)
Charles A. Clark, Sr. Fitzgerald, GA U.S.A.	Executive Officer and Owner - (C & S Aircraft Service, Inc. and Ewing Dusting Service, Inc.)	Director	Director (Community Banking Co. of Fitzgerald)	Executive Officer and Owner - (C & S Aircraft Service, Inc. and Ewing Dusting Service, Inc.)	2.30%	None	C & S Aircraft Services, Inc. (100%), Ewing Dusting Services, Inc (100%)
Art Anderson Fitzgerald, GA U.S.A.	Self Employed Investment Manager	Director	Director (Community Banking Co. of Fitzgerald)	None	0.18%	None	None
Larry E. Stevenson Eastman, GA U.S.A.	Sr. Executive VP and Chief Credit Officer (Community Banking Co. of Fitzgerald)	Director	Sr. Executive VP and Chief Credit Officer (Community Banking Co. of Fitzgerald)	None	0.19%	None	None

ITEM 4 (cont)

**CBC HOLDING COMPANY
FITZGERALD, GEORGIA
INSIDERS**

<i>Name & Address (City, State, Country)</i>	<i>Principal Occupation if other than with Bank Holding Company</i>	<i>Title & Position with Bank Holding Company</i>	<i>Title & Position with Subsidiaries</i>	<i>Title & Position with Other Businesses</i>	<i>Percentage of Voting Shares in Bank Holding Company</i>	<i>Percentage of Voting Shares in Subsidiaries</i>	<i>Other Companies in which 25% or more of Voting Securities are held</i>
Louis E, Harper, Jr. Fitzgerald, GA U.S.A.	President L E. Harper Construction Co	Director	Director (Community Banking Co. of Fitzgerald)	President	0.18%	None	L E Harper Construction Co (100%) L E Harper Commercial Properties, LLC (100%)
Howard A Wiley Fitzgerald, GA U.S.A.	VP Digital Express Wireless, Inc	Director	Director (Community Banking Co. of Fitzgerald)	Partner	0.24%	None	Digital Express Wireless, Inv (50%)
Eric H Stone Fitzgerald, GA U.S.A.	C P A Worthington Casper Stone And Conger	Director	Director (Community Banking Co. of Fitzgerald)	Partner Partner	0.24%	None	Worthington, Casper Stone And Conger (33%) CSC Properties LLC (33%)
Jack Paulk Fitzgerald, GA U.S.A.	Retired	Director	Director (Community Banking Co. of Fitzgerald)	Partner Partner Partner	1.92%	None	Haile's Bldg (51%) Cracker Cabins, LLC (51%) Sturgeon Creek Partners, LLP (50%)
J Corey Gibbs Fitzgerald, GA U.S.A.	President and CEO Community Bank of Fitzgerald	Director	President/CEO Community Banking Company of Fitzgerald	None	0.09%	None	None